
1. CAREFULLY READ ALL CONTRACTS AND PAPERWORK.

Carefully read all contracts and paperwork associated with the transaction to find any clauses that address the specific problem you are having.

2. IMMEDIATELY CONTACT THE BUSINESS.

Immediately contact the business (in person or by phone), informing the business of the exact problem and what is needed to resolve the problem.

3. FOLLOW UP WITH A LETTER.

Follow up on step two with a letter. Keep a copy for your files. Send the letter certified mail so you have proof of delivery. Give the business adequate time to respond to your concerns.

4. ASK IF YOU CAN CANCEL THE CONTRACT.

If the sale was made at a place other than the company's usual place of business, you may have three days to cancel the sale under KSA 50-640 (the "Door-to-Door" or "Cooling Off" rule). If you should have been given notice of this right to cancel but were not, you may be able to move a judge to void the contract either by working with an attorney or representing yourself in small claims court. Always call (800) 432-2310 to report violations of this law.

5. CONTEST THE PAYMENTS ALREADY MADE.

- If the payment was made by credit card, contest the payment by following the rules set forth on the credit-card statement.
- If the payment was made by check, contact your bank to determine what options you may have for contesting the payment.
- If the payment was made by an unauthorized paper draft out of your bank account, write your bank a letter challenging that fund transfer.

6. CONTEST FUTURE PAYMENTS.

- If the initial payment was made by credit card, contact the card's customer service representatives to discuss your options.
- If the initial payment was made by check, contact your bank to determine what options you may have for contesting the payment.
- If the initial payment was made by an unauthorized paper draft out of your bank account, write your bank a letter challenging any future fund transfers and consider closing the account.

7. REPORT YOUR DISSATISFACTION TO THE PROPER ORGANIZATIONS.

- Submit a complaint to the Better Business Bureau, carefully documenting all allegations. You can reach the Wichita Area Better Business Bureau at (316) 263-3146; BBB of Greater Kansas City at (816) 421-7800; or BBB of Northeast Kansas at (785) 232-0454.
- Copy the BBB complaint to all trade associations or partnerships to which the business may belong, as well as directly to the business.
- Attempt to communicate your concerns as high "up the ladder" as possible in the business, reporting your concerns to the owner or to customer service of the parent company or corporation if possible.

8. CONSIDER PRIVATE LEGAL OPTIONS.

- File a petition in small claims court if the complaint is against a business located (or officing) in Kansas and involves less than \$1,800. This is done without the aid of an attorney and is designed to allow non-attorneys recourse to the law.
- Discuss your case with a Kansas attorney. Call (800) 928-3111 or (800) 723-6953 to receive a discounted consultation.

9. TRUTHFULLY AND ACCURATELY SHARE YOUR GRIEVANCE WITH THE PUBLIC.

- Notify friends and acquaintances of your negative experience by word of mouth. Let the business know you are doing just that.
- Notify the general public of your negative experience via the Internet, public postings or letters to the editor. Report only the facts, and do so in the most dispassionate, factual terms.

10. FILE WITH THE ATTORNEY GENERAL'S OFFICE.

File a complaint with the Consumer Protection Division of the Attorney General's Office. This division enforces the Kansas Consumer Protection Act when deceptive or unconscionable business practices negatively impact the Kansas marketplace. Please call (800) 432-2310 to order a complaint form, or get one online by visiting www.ksag.org.

**PHILOSOPHY AND MISSION
OF ATTORNEY GENERAL PHILL KLINE'S
CONSUMER PROTECTION AND ANTITRUST DIVISION**

The Consumer Protection and Antitrust Division strives to promote human dignity through justice with compassion by carrying out its statutory duties under the Kansas Consumer Protection Act with professional excellence and judicious restraint.

- The division exists to promote healthy commerce by investigating and taking enforcement action against deceptive, unconscionable and anti-competitive business practices.
- The division strives to minimize the need for such investigations and enforcement action by educating consumers, suppliers and business leaders.
- When enforcement action must be taken, the division vigorously prosecutes violators of the KCPA toward the goal of developing a body of case law that protects Kansans from unscrupulous business practices.

Please join the Consumer Protection Division in this important mission by helping to educate your fellow Kansans in dispute resolution and fraud avoidance. Stay up on the latest scams and frauds in Kansas by calling the Consumer Protection Division's Consumer Infoline at (785) 296-2424.



Office of Attorney General Phill Kline
Consumer Protection and Antitrust Division
120 SW 10th Ave., 2nd Floor
Topeka, KS 66612-1597
Consumer Hotline: (800) 432-2310
Consumer Infoline: (785) 296-2424
www.ksag.org

TEN STEPS TO RESOLVING DISPUTES WITH MERCHANTS



**PRESENTED BY
ATTORNEY GENERAL
PHILL KLINE**